

**Exhibit M**

**CUSTOMER INFORMATION**

Name: William J Futrell 8391 N 550 W BRYANT IN 47326  
Account Number: [REDACTED] 6646  
Home Phone #: (260)997-6976

**GMAC Mortgage**

Visit us at [www.gmacmortgage.com](http://www.gmacmortgage.com) for account information or to apply on-line.

03/16/15 11:00 AM 12020-MG 8315-16 GMAC MORTGAGE 1 OF 2 (03/16/2015) 1635:27



WILLIAM J FUTRELL  
8391 N 550 W  
BRYANT IN 47326-9090



For information about your existing account, please call: 1-800-766-4622.

For information about refinancing or obtaining a new loan, please call: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

**Account Information**

Account Number [REDACTED] 6646  
Statement Date March 19, 2012  
Maturity Date March 01, 2031  
Interest Rate 8.50000  
Interest Paid Year-to-Date \$0.00  
Taxes Paid Year-to-Date \$0.00  
Escrow Balance \$524.54-  
Principal Balance(PB)\* \$75,326.06

**Details of Amount Due/Paid**

Principal and Interest \$656.86  
Subsidy/Buydown \$0.00  
Escrow \$55.37  
Amount Past Due \$6,403.37  
Outstanding Late Charges \$328.40  
Other \$270.00  
Total Amount Due \$7,714.00  
Account Due Date July 01, 2011

For Customer Care inquiries call: 1-800-766-4622  
For Insurance inquiries call: 1-800-256-9962  
For Payment Arrangements call: 1-800-850-4622

**Account Activity Since Last Statement**

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
PROP INSPECTION FEE	06/01/11	02/23/12	\$14.75						\$14.75

\*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

**Important News**

Ally Bank offers IRA CDs and an IRA Online Savings Account with rates that are consistently among the most competitive in the country. Call 1-877-247-ALLY (2559) or visit [allybank.com](http://allybank.com). Member FDIC.

See Reverse Side For Important Information And State Specific Disclosures

**Mail This Portion With Your Payment**

**Mortgage Payment Coupon**

Account Number	Due Date	Mortgage Payment	Total Amount Due	Amount Due With Late Fee if Received 15 Days AFTER Due Date
[REDACTED] 6646 WILLIAM J FUTRELL	07/01/11	\$712.23	\$7,714.00	\$745.07

**GMAC Mortgage**

Please assist GMAC Mortgage in applying your payment

Extra Funds	Full Payment(s)	\$
	ADDITIONAL Principal	\$
	ADDITIONAL Escrow	\$
	Late Charge	\$
	Other Fees (please specify)	\$
	Total Amount Enclosed	\$

Sign here to enroll in monthly ACH. (See back for details.)

GMAC MORTGAGE  
PO BOX 9001719  
LOUISVILLE KY 40290-1719



If you are considering refinancing or purchasing a new home, call 1-800-766-4622 or visit [www.gmacmortgage.com](http://www.gmacmortgage.com) for fast, convenient service.

**To Apply Online**  
[www.gmacmortgage.com](http://www.gmacmortgage.com)

**To Apply by Phone**  
 1-866-690-8322

### Convenient Payment Options

#### Automatic Payment Plan

By signing the box on the front of the statement, GMAC Mortgage is authorized to withdraw your scheduled payment on your due date from your bank account. Please understand that you must continue to remit monthly payments by check until written confirmation is received.

**Online Payment Services** — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at [www.gmacmortgage.com](http://www.gmacmortgage.com), log-in, and follow the enrollment instructions.

**Mail or Express Mail** — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

**If you use a third party bill payer service or if you do not have your mortgage payment coupon** send to:

GMAC Mortgage, Attn: Payment Processing  
 PO Box 79135, Phoenix, AZ 85062-9135

**For Express Mail Only** send to:

GMAC Mortgage, 6716 Grade Lane,  
 Building 9, Suite 910, Louisville, KY 40213-1407

**Pay by Phone** — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

### Account Information or Questions — 1-800-766-4622 or [www.gmacmortgage.com](http://www.gmacmortgage.com)

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-866-684-8439

**Inquiries** — General inquiries/correspondence should be mailed separately from your account payments.

**Supplemental Tax Bills** — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

#### General Inquiries

GMAC Mortgage  
 Attn: Customer Care  
 P.O. Box 780  
 Waterloo, IA 50704-0780

#### Insurance Policies/Bills

GMAC Mortgage  
 P.O. Box 4025  
 Coraopolis, PA 15108-6942  
 1-800-256-9962

#### Tax Bills

GMAC Mortgage  
 Attn: Tax Dept.  
 P.O. Box 961219  
 Ft. Worth, TX 76161-0219

#### Tax Bills in PA or MA

GMAC Mortgage  
 Attn: Tax Dept.  
 P.O. Box 961241  
 Ft. Worth, TX 76161-0241

**Qualified Written Request** — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

### Important Information

**Electronic Debit** — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

**Important Notice** — GMAC Mortgage may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, GMAC Mortgage may be attempting to collect a debt and any information obtained will be used for that purpose. GMAC Mortgage may charge a fee for processing payoff requests.

**Important Credit Reporting Notification** — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Partial Payments** — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

**Optional Product Information** — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

**FDIC** — Contact the FDIC at 1-877-ASK.FDIC (1.877.275.3342) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and internet referrals to legitimate mortgage counselors.

**New York Property Owners** — As your mortgage servicer, we are registered with the New York Banking Superintendent. You may file complaints about us with the New York State Banking Department. You may also obtain additional information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at [www.banking.state.ny.us](http://www.banking.state.ny.us).



### STATE LICENSING DISCLOSURES

NMLS Unique Identifier # 1045; Alaska Mortgage Broker/Lender Licensee #AK1045; Arizona Mortgage Banker License # BK-0908590; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Colorado Responsible Party: Tom West. To check the license status of your mortgage broker, visit <http://www.dora.state.co.us/real-estate/index.htm>; Georgia Residential Mortgage Licensee # 5845; Illinois Residential Mortgage Licensee # MB.6760182 by the Illinois Department of Financial and Professional Regulation—Division of Banking, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois 60603, (312) 793-3000; Massachusetts Mortgage Lender and Broker License # MC1045; Minnesota: This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and (4); Mississippi Licensed Mortgage Company; Montana Mortgage Lender Licensee # 1045; Licensed by the Nevada Division of Mortgage Lending to make loans secured by liens on real property, License # 610; GMAC Mortgage, LLC, 10775 Double R Blvd, Suite 123, Reno, NV 89521, (775) 853-4622; Licensed by the New Hampshire Banking Department; Licensed by the N.J. Department of Banking and Insurance; Licensed Mortgage Banker—NYS Banking Department; Ohio Mortgage Loan Act Certificate of Registration # SM.501453.000; Ohio Mortgage Broker Act Mortgage Banker Exemption # MBMB.850031.000; Oregon Mortgage Lending License # ML-160; Licensed by the Pennsylvania Department of Banking; Rhode Island Licensed Lender and Licensed Loan Broker; Licensed by the Virginia State Corporation Commission License # MC-4473; Washington Consumer Loan Company License # CL-1045; GMAC Mortgage, LLC (licensed in some states as GMAC Mortgage, LLC d/b/a ditech), 1100 Virginia Drive, Fort Washington, PA 19034 (215-734-5000). Equal Housing Lender.

02-1558-9800R10/2/12